



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

**SEPARATE ACCOUNTS FUNDING GUARANTEED MINIMUM
BENEFIT ACTUARIAL OPINION**

HUMANADENTAL INSURANCE COMPANY

ACTUARIAL OPINION ON SEPARATE ACCOUNTS FUNDING

December 31, 2008

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company.

As of December 31, 2008, HumanaDental Insurance Company does not maintain any separate accounts and does not require an actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit.

Date: February 20, 2009

Frank M. Amrine, FSA, MAAA
Actuarial Director and Appointed Actuary
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